

EXHIBIT

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Steffensen ♦ Law ♦ Office

A Professional Corporation

Brian W. Steffensen

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May 3, 2006

Betty Reed
State Farm Insurance
Greeley Operations Center
P.O. Box 339409
Greeley, CO 80633



44-U337-491 IC

RE: Claim No. 44-U337-491

Dear Ms. Reed:

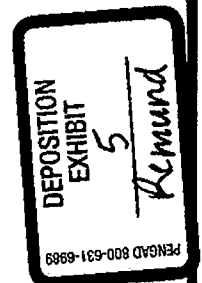
This office represents Edwin C. Remund in connection with the above-referenced claim.

As you know, on June 1, 2005, Mr. Remund was damaged by flooding on his property and made a claim with your office. We have reviewed the correspondence between your company and Mr. Remund and have found that State Farm is in fact required to cover Mr. Remund's damaged property under his purchased policy.

State Farm has defined the term flood as:

- a. Overflow of inland or tidal waters
- b. Unusual and rapid accumulation or runoff of surface waters from any source
- c. Mudflow
- d. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by wave or currents of water exceeding anticipated cyclical levels that result in a flood

All of these defined terms of flooding have occurred on our clients property. An overflow of inland water has occurred which exceeded the anticipated cyclical levels, which has caused an unusual and rapid accumulation of water creating a



type of mudflow and/or erosion that is undermining and collapsing the land, which in turn, is collapsing the foundations.

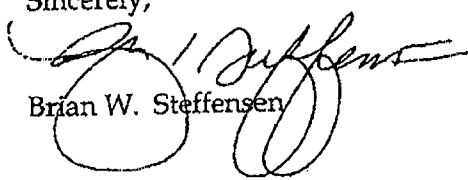
Section III. Property Covered: Coverage A. #2 in this policy reads: "a stairway, an elevated walk way or roof" are covered along with # 8 b. which states that "Clean-up" is covered as well. With the purchase of Coverage A, Mr. Remund did in fact insure an elevated walk way and roof.

This flooding has left our client with damages exceeding \$38,000 which Mr. Remund informs us that you have refused to pay. We can find no evidence to support this claim by you or reasoning as to why you should not pay.

Our client's property is covered according to Coverage A which he purchased with your company in good faith as a bona fide Flood Insurance Policy. Our client demands payment for the damages in an amount of not less then \$38,000, including clean up costs.

Thank you for your prompt attention to this matter. I look forward to hearing from you in the near future.

Sincerely,



Brian W. Steffensen